GE Higher Credential Program Overview June 8, 2016

For Gainful Employment, a student's debt incurred for enrollment in a lower-credentialed GE program will "roll up" into a higher-credentialed GE program completed by the student at the institution and the student will be excluded from the lower-credentialed program's D/E rate calculation. Undergraduate GE program debt will only "roll up" into a higher-credentialed undergraduate GE program's debt. Graduate GE program debt will only "roll up" into a higher-credentialed graduate GE program's debt.

It is important to remember that:

- Students with "rolled-up" debt will be excluded from the Completers List for the lowercredentialed GE program and included on the Completers List for the higher-credentialed GE program when that program is evaluated.
- Debt "roll-up" only applies from one GE program to another GE program. It will not occur when one or both of the programs is a non-GE program.
 - At a public or non-profit institution, debt will not "roll up" from an undergraduate certificate
 program to an associate's degree program, because degree programs at public or nonprofit private institutions are not GE programs.
 - At a proprietary institution, debt will "roll up" from an undergraduate certificate program to a subsequently completed associate's degree program, because both programs are GE programs.
- Both GE programs must have been completed at the <u>same institution</u> for the "roll-up" to occur.
 - Same institution is defined as the same 6-digit OPEID.
- Debt "roll-up" only occurs when the higher-credential GE program was completed on or after the date of the completion of the lower-credentialed GE program.
 - If the higher-credentialed program is completed first, debt "roll-up" and exclusion of that student from the lower-credentialed Completers List will not occur. For example, if a student completes a bachelor's degree program and then an undergraduate certificate program at a proprietary school, no "roll-up" will occur because the subsequently completed GE program had a lower credential level.
- Undergraduate GE program debt will only "roll up" into a higher credential undergraduate GE program's debt. Graduate GE program debt will only "roll up" into higher-credentialed graduate GE program debt.
 - Undergraduate programs are (with credential level):
 - Undergraduate certificate (01)
 - Associate's degree (02)
 - Bachelor's degree (03)
 - Post-baccalaureate certificate (04)

- Graduate programs are (with credential level):
 - Master's degree (05)
 - Doctoral degree (06)
 - First professional degree (07)
 - Graduate certificate (08)
- Debt "roll-up" will not occur between two GE programs with the same credential level.
 - If a student completes an undergraduate certificate and then goes on to complete a second undergraduate certificate considered to be a more advanced course of study, there will be no "roll-up" because, although the second program may be "advanced", both certificates are at the same credential level (01).

The chart below illustrates, by institution type, which program credential levels may have student debt rolled up into a subsequently completed higher-credentialed GE program and where the student will be excluded from the lower-credentialed GE program's D/E calculations.

| Institution Type | Credential Level of Program Being Evaluated: | Roll-Up Status into Subsequent Credential: |
|-----------------------|--|---|
| | Being Evaluatea. | <u>Orcacinal.</u> |
| Proprietary | 01: Undergraduate Certificate | May roll up into: 02, 03, 04 |
| | | Will not roll up into: 01, 05, 06, 07, 08 |
| | 02: Associate's Degree | May roll up into: 03, 04 |
| | | Will not roll up into: 01, 02, 05, 06, 07, 08 |
| | 03: Bachelor's Degree | May roll up into: 04 |
| | | Will not roll up into: 01, 02, 03, 05, 06, 07, 08 |
| | 04: Post-Baccalaureate Certificate | Will not roll up into any level |
| | 05: Master's Degree | May roll up into: 06, 07, 08 |
| | | Will not roll up into: 01, 02, 03, 04, 05 |
| | 06: Doctoral Degree | May roll up into: 07, 08 |
| | | Will not roll up into: 01, 02, 03, 04, 05, 06 |
| | 07: First Professional Degree | May roll up into: 08 |
| | | Will not roll up into: 01, 02, 03, 04, 05, 06, 07 |
| | 08: Graduate Certificate | Will not roll up at any level |
| Public and Non-Profit | 01: Undergraduate Certificate | May roll up into: 04 |
| | | Will not roll up into: 01, 02, 03, 05, 06, 07, 08 |
| | 02: Associate's Degree | Will not roll up into any level |
| | 03: Bachelor's Degree | |
| | 04: Post-Baccalaureate Certificate | |
| | 05: Master's Degree | |
| | 06: Doctoral Degree | |
| | 07: First Professional Degree: | |
| | 08: Graduate Certificate | |

All of the following examples assume that the program being evaluated has at least 30 students in the cohort and therefore would include students who completed the GE program in the 2-year cohort which is from July 1, 2010 to June 30, 2012.

Example 1:

- Student completed an Undergraduate Certificate (Credential Level 01) GE program on 12/15/2010
- Student then completed a Post-Baccalaureate Certificate (Credential Level 04) GE program on 12/15/2011
 - The student will be excluded from the calculation of the 01 certificate program but the student's debt for that GE program will roll-up to the 04 Post-baccalaureate certificate program also being evaluated this year.

Example 2:

- Student completed an Undergraduate Certificate (Credential Level 01) GE program on 12/15/2011
- Student then completed a Post-Baccalaureate Certificate (Credential Level 04) GE program on 12/15/2013
 - The student will be excluded from the calculation of the 01 certificate program and student's debt for that GE program will roll-up to the 04 Post-baccalaureate certificate program when that program is evaluated in the future.

Example 3:

- Student completed a Bachelor's Degree (Credential Level 03) GE program on 6/15/2012
- Student then completed a Master's Degree (Credential Level 05) GE program on 6/15/2014
 - The student will not be excluded from the calculation of the 03 Bachelor's Degree program and the student's debt for that GE program will not roll-up to the 05 Master's Degree program when that program is evaluated, because debt from an undergraduate program does not roll-up to a graduate program.

Example 4:

- Student Completed a Bachelor's Degree (Credential Level 03) GE program on 6/15/2011
- Student then completed an Undergraduate Certificate (Credential Level 01) GE program on 12/15/2012
 - The student will not be excluded from the calculation of the 01 Undergraduate Certificate
 program and the student's debt for that GE program will not roll-up to the 03 Bachelor's
 Degree program, because the higher credential level GE program was not completed
 subsequent to completion of the lower credential level GE program.